



Order Filed on November 2,
2016 by Clerk, U.S. Bankruptcy
Court - District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-1(b)

UNITED STATES DEPARTMENT OF JUSTICE
OFFICE OF THE UNITED STATES TRUSTEE
ANDREW R. VARA
ACTING UNITED STATES TRUSTEE, REGION 3
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In Re:

Scott Cowan,

Debtor.

Case No.: 16-14758(SLM)

Hearing Date: Nov. 1, 2016 at 2:30 pm

Judge: Stacey L. Meisel

Chapter: 11

ORDER CONVERTING CASE TO CHAPTER 7

The relief set forth on the following pages numbered two (2) and three (3) is **ORDERED**.

.....

DATED: November 2, 2016

A handwritten signature in cursive script, reading "Stacey L. Meisel", is written over a horizontal line.
Honorable Stacey L. Meisel
United States Bankruptcy Judge

Upon the motion of the Court (D.E. 54) , and the Statement by the U. S. Trustee (D.E. 62) and
for good cause shown, it is

ORDERED that this case is converted from chapter 11 to chapter 7, and it is
further

ORDERED that within 14 days of the date of this Order the debtor shall file:

- amendments to previously filed schedules and statements as necessary,
- all schedules and statements required by 11 U.S.C. § 521(a), if such documents have not already been filed,
- a schedule of all property which was acquired after the commencement of the case, but before the entry of this order,
- a schedule of executory contracts and unexpired leases entered into or assumed after the commencement of the case, but before the entry of this order,
- a schedule of unpaid debts incurred after the commencement of the case, but before the entry of this order.

ORDERED that the United States Trustee shall immediately appoint a chapter 7 trustee in
this case, and it is further

ORDERED that if the case is converting from chapter 11, the debtor or chapter 11 trustee
shall:

- immediately turn over to the chapter 7 trustee, all records and property of the estate in his/her custody or control,
- ☒ within 120 days of the date of this order, file a Final Report including an accounting of all receipts and distributions or a statement indicating why the report cannot be filed, and it is further

ORDERED that if the case is converting from chapter 13, the chapter 13 trustee shall:

- within 120 days of the date of this order, file a Final Report including an accounting of all receipts and distributions or a statement indicating why the report cannot be filed, and it is further

ORDERED, that if the case is converting from chapter 13, upon the filing of the trustee's Final Report, the chapter 13 trustee is discharged as trustee of the estate and the bond is cancelled.

rev. 8/1/15

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Scott P. Cowan
Debtor

Case No. 16-14758-SLM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 2

Date Rcvd: Nov 02, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2016.

db Scott P. Cowan, 35 Demarest St., Demarest, NJ 07627
aty +Scura, Wigfield, Heyer & Stevens, LLP, 1599 Hamburg Turnpike, POB 2031,
Wayne, NJ 07474-2031

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 04, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 2, 2016 at the address(es) listed below:

Daniel E. Straffi on behalf of Creditor Joanne Gwin dstraftfil@comcast.net,
G25938@notify.cincompass.com
Daniel E. Straffi on behalf of Creditor George Gwin dstraftfil@comcast.net,
G25938@notify.cincompass.com
David L. Stevens on behalf of Debtor Scott P. Cowan dstevens@scuramealey.com,
cbalala@scuramealey.com/ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Erin Marie Greene on behalf of Plaintiff Division of Consumer Affairs
erin.greene@lps.state.nj.us
Jeanette F. Frankenberg on behalf of Creditor Cenlar FSB as servicing agent for Lakeview Loan
Servicing, LLC cmecf@sternlav.com
Jerrold S. Kulback on behalf of Creditor Fulton Bank of New Jersey jkulback@archerlaw.com,
mfriedman@archerlaw.com
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company, LLC
mortonlaw.bccraig@verizon.net, donnal@mortoncraig.com/mhazlett@mortoncraig.com
Mark J. Molz on behalf of Creditor Mark J. Molz molzlaw@aol.com
Travis L. Kreiser on behalf of Creditor Shore Fasteners & Supply Inc.
travis.kreiser@verizon.net

TOTAL: 10